

# the member connection

The Newsletter of B-M S Federal Credit Union



## Now Available! New Convenience Services For Easier Access To Your Accounts

B-M S Federal Credit Union is always looking for ways to make it easier for you to manage your accounts. That's why we're excited to announce our new online and mobile services! Now you can sign up for **email services** and receive alerts about your accounts. And, if you have a smartphone, download our **Net Access app**. Check your account balances, make transfers, pay bills and more all from the palm of your hand, wherever you are!

Another way your smartphone can make managing your accounts at B-M S FCU easier is with our **Remote Deposit!** Simply snap a picture of the front and back of any check you want to deposit and the money will go right into your account! No need for a trip to the credit union—deposit your checks from wherever you are!

## Hiding From Your Holiday Debt? A Holiday Relief Loan Can Help!

Don't run and hide from your holiday debt. Unwrap our **Holiday Relief Loan** and watch your high-rate debt melt away! Consolidate high-interest debt from other sources, tackle home improvement projects or even fly away to your favorite vacation spot for a break from the hectic holidays.

**From December 2013 through February 2014, apply for up to \$15,000 at 7.99% APR with a term up to 48 months.** Use your Holiday Relief Loan for whatever you need, and stop hiding from your financial worries. To apply, visit a B-M S FCU branch or apply online at [www.bmsfcu.org](http://www.bmsfcu.org) using E-Z loan.



## Pay People With popmoney

Popmoney® is an innovative personal payment service that eliminates the hassle of checks and cash. Now, Popmoney® is available through our Bill Payer service and makes sending and receiving money as easy as emailing and texting.

All you need is the recipient's name and email address or mobile telephone number to move money from your bank account to theirs. No financial account information needs to be shared!

- Send money to your child at college
- Send a gift to family or friends
- Repay friends for a fun outing
- Pay your babysitter or lawn care service
- Pay rent to your landlord or roommates
- And much more!

It's easy to get started. Log on to [www.bmsfcu.org](http://www.bmsfcu.org) to sign up!

## Once A Member, Always A Member

When you join us at B-M S Federal Credit Union, you are a member for life and are always eligible for all our products and services. If you retire or leave the company, you do not have to close your account. You can take us with you wherever you go with the help of Shared Branch, Online Banking, Bill Pay and more!

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## Serving Our Members For 59 Years

B-M S Federal Credit Union celebrated 59 years of serving our members at our annual meeting on October 24<sup>th</sup>.

Our Board of Directors and President/CEO reported that B-M S FCU continues to remain in sound financial condition and excellent standing. B-M S FCU is a safe, secure choice for all your financial needs. We are dedicated to providing our members with the best financial products and services available. We wouldn't have made it this far without our members, so we thank you for choosing B-M S FCU.

The annual meeting was a huge success with many members in attendance! Congratulations to our prize winners.



Prize winners (from left to right):  
Aubrey Powell, Sharon Geisenhoner, Joe Yuknus

## Skip The Holiday Debt Headache Next Year!

Tired of waking up after the holidays with a load of debt hanging above your head? Instead of paying off credit cards or other holiday debt every year, open a Holiday Club Account at B-M S FCU! Start today and put away whatever amount you choose each paycheck, and you'll have cash available for next year's holiday shopping! Contact a member service representative today.

## Thanks, Teresa!

Congratulations to Teresa Bryant! She was awarded \$25.00 for suggesting a B-M S FCU app for tablets and smartphones to make it even easier to access B-M S FCU accounts wherever you are! We listen to our members and have added to our suite of electronic services.



## Discover The Power Of Your Home's Equity

Are you thinking about remodeling the kitchen, replacing the roof or installing new energy-efficient windows? Let your home's equity and B-M S Federal Credit Union help you get the job done.

With a home equity loan or line of credit from B-M S FCU, you can access money based on the built-up equity in your home to help finance all of your projects. Home equity loans and lines of credit are based on the current market value of your home and your mortgage balance, and interest may be tax-deductible. Contact our Mortgage Department at (800) 571-6985 or visit our Mortgage Center at [www.bmsfcu.org](http://www.bmsfcu.org).

## Welcome, Amylin!

Amylin Pharmaceuticals employees are now eligible to join B-M S Federal Credit Union! Jodi Hiles-Skopas visited the Amylin site in Ohio to showcase the benefits of credit union membership to employees. We are happy to welcome them to our credit union family.

Congratulations to prize winners Mike Oaks and John Conlin.



## Traveling Abroad? Let Us Know!

If you will be traveling abroad and intend to use your B-M S FCU debit card during your trip, please call to let us know! To protect your financial information, we monitor your accounts for signs of fraud. When you let us know about your travel plans in advance, we can help ensure that your foreign debit transactions are not flagged as fraudulent!

### Would you rather use foreign currency on your travels?

B-M S FCU has now partnered with eZforex.com to provide quick, secure delivery of foreign currency at the best exchange rates available! Simply visit [www.bmsfcu.org](http://www.bmsfcu.org), select "Foreign Currency" under the Products and Services menu, and order your currency. You'll save money and you can have your order delivered to your home, work or the B-M S FCU branch of your choice.

## Shared Branching Has A New Look!



CU Service Centers Shared Branching is now CO-OP® Shared Branching. You get the same service as before—just look for the CO-OP® Shared Branching logo, and have your credit union name, account number and photo ID and you'll have access to your accounts just as if you were at B-M S FCU! There is no charge for you to use this service.

You can access your B-M S Federal Credit Union account at more than 5,000 branch locations across the nation, through our partnership with other credit unions. You can conduct the following transactions in participating branches:

- Make a cash withdrawal
- Deposit a check
- Make a loan payment
- Transfer money between accounts
- And much more!

### Finding a CO-OP® Shared Branch is easy!

- Visit our homepage at [www.bmsfcu.org](http://www.bmsfcu.org) and use the Shared Branching locator
- Visit [www.co-opsharedbranch.org](http://www.co-opsharedbranch.org)
- Call 888-SITE-CO-OP (888-748-3266)
- Download the mobile branch locator app for your smartphone. Find the link to the app on our home page.



Your deposits are backed by the full faith and credit of the federal government through NCUA, the National Credit Union Administration. NCUA insures all funds up to \$250,000 per account.

## Use Direct Deposit For Your Tax Return!

You can have your tax return deposited directly into your B-M S FCU account and access those funds earlier than waiting for a paper check! Signing up is easy: Simply provide your B-M S FCU account number and our routing number (221277007) on your tax return forms. These numbers can also be found at the bottom of your checks.

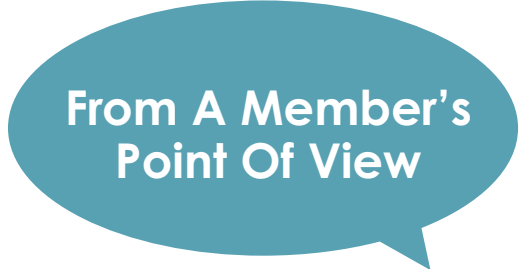


It's that easy! Enjoy your tax refund earlier this year. Please contact us if you have any questions.



## 2014 Scholarship Applications

Are you graduating this year? Apply for a scholarship from B-M S FCU! Applications for next year's scholarships are still available at all branches. Request an application by calling, visiting the branch nearest to you or emailing [ceden@bmsfcu.org](mailto:ceden@bmsfcu.org).



"Martha McKeon has always been so helpful to me regarding assistance needed for my accounts. If she cannot directly assist me, she is always very helpful in providing the correct contact information. No matter what is involved I know that I can always count on emailing or phoning Martha and she is always happy and eager to assist me.

I can honestly say that Martha is one of the reasons why I have maintained my credit union account since we lost our onsite B-M S FCU office here at Mead Johnson Nutrition in Evansville, Indiana. Plus, I can always access my B-M S FCU account at a Shared Branch location, no matter where I am. The assurance that I can do my banking from anywhere with Net Access, Bill Payer and Shared Branching gives me peace of mind. Thanks Martha and thanks B-M S FCU!"

*Regina Williams*  
B-M S Federal Credit Union member

who's who at  
your credit union

**Board of Directors**

**Chairman** Kenneth Petersen  
**Vice Chairman** Michael Smith  
**Treasurer** Kathleen McElarney  
**Secretary** Dalton Jordan  
**Director** Donna Susan

**Loan Officers**

**Loan Officer** Patricia Castrovinci  
**Loan Officer** Nancy Rivera

**Supervisory Committee**

**Chairman** Bill McConnell  
**Member** Barry Pursel  
**Member** Lisa Dolan

**Office Personnel**

**President/CEO** Jennifer Bruett  
**Operations Manager** Donna Bender  
**Products & Services Director** Aladdin Vega  
**Fraud & Collections Mgr.** Ivette Rosado  
**Accounting Specialist** Kathleen Piscitelli  
**Financial Services/MSR Mgr.** Jodi Hiles-Skopas  
**Systems Manager** Martha McKeon  
**Loan Specialist** Patricia Castrovinci  
**Marketing Dir./Branch Mgr.-PB** Catherine Eden  
**Branch Manager-NB** Kathie Phillips  
**Member Service Rep.** Sandra Benway  
**Member Service Rep.** Maureen DeMedio  
**Member Service Rep.** Kathy Gergallis  
**Member Service Rep.** Judy Herrera  
**Member Service Rep.** Jane Maxwell  
**Member Service Rep.** Nancy Rivera  
**Member Service Rep.** Chandra Shukla

where you can find us

Office Locations & Hours

<b>New Brunswick, NJ (Main)</b> One Squibb Dr. Bldg. 111-1-111A New Brunswick, NJ 08903-1588 M-F 8 a.m.-3 p.m. (732) 227-6700 Toll-free (888) 423-7265	<b>Lawrenceville, NJ</b> 3551 Lawrenceville Rd. Room A.119 Princeton, NJ 08543-4715 M-F 8 a.m.-3 p.m. (609) 252-4038/7738
<b>Plainsboro, NJ</b> 777 Scudders Mill Rd. Room 2.C222 Plainsboro, NJ 08536-1615 M-F 8 a.m.-3 p.m. (609) 897-3036/3029	<b>Nassau Park, NJ</b> 100 Nassau Park Blvd. Princeton, NJ 08540-5997 T & Th 8 a.m.-2:30 p.m. (609) 419-5666
<b>Hopewell, NJ</b> 311 Pennington-Rocky Hill Rd. Bldg. 8-TN, Room 107 Pennington, NJ 08534-2130 M-W & F 8 a.m.-2:30 p.m. Closed Th (609) 818-4041	<b>Wallingford, CT</b> 5 Research Pkwy. Room 282G Wallingford, CT 06492-1951 M-F 8 a.m.-3 p.m. (203) 677-7940

**Phantom Phone Number**  
(888) 423-7268

**Mortgage Department**  
(800) 571-6985

**Lost/Stolen ATM/Debit Card**  
(800) 472-3272

**Debit Card Fraud**  
(800) 262-2024

[www.bmsfcu.org](http://www.bmsfcu.org)

loan policy

Effective Date: January 1, 2014

**Signature Loan Classification** (Cont. Employee, no gap over 30 days)

Employed for: 6 months 1 year 5 years 10 years 15 years  
 Signature only: \$3,000.00 to \$ 7,500.00 to \$10,000.00 to \$12,500.00 to \$15,000.00  
 One co-signer: to \$5,000.00 to \$12,000.00 to \$15,000.00 to \$17,500.00 to \$20,000.00

**LOANS are at INTEREST RATES as LOW as 7.5%**

Each of these loans is available for 24, 36 or 48 months with over six months' employment.  
**A hold of \$100.00 will be placed on your main share account for the duration of any loan with B-M S Federal Credit Union.**

**Automobile Loan Classification** (New and Used car rates)

**New Cars:** 100% financing including tax and title on NEW cars

	<b>Rates as low as</b>
24 months	3.00%
36 months	3.50%
48 months	4.00%
60 months	4.50%
72 months (over \$20,000.00)	5.50%

**Used Cars:** 100% of book value (Retail)

	<b>Rates as low as</b>	
24 months	2003 thru 2005	3.00%
36 months	2006 thru 2010	3.50%
48 months	2011 thru present	5.50%

Historical autos are a case-by-case basis.

**Recreational Vehicle Loan Classification** (Boats, ATVs, motorcycles, trailers and motor homes)

**New:** • Up to 84 mo • 100% Dealer MSRP • 8.00%  
 • Available on RVs (trailers and motor homes) over \$20,000.00 up to a maximum of \$200,000.00.  
 • Less than \$20,000.00: Maximum term 5 years.

**Used:** • Up to 84 mo • 100% of book value (retail) • 8.50%  
 • Available on RVs over \$20,000.00 up to a maximum of \$100,000.00.  
 • Less than \$20,000.00: Maximum term 5 years.

**Share Secured Loan Classification**

3% above current dividend rate for maximum of 48 months, fully secured and 4% above current dividend rate for 50% secured.

**Special Loan Classifications**

Computer Purchase up to \$2,500.00 2 years 8.50%  
 Education up to \$5,000.00 3 years 8.50%

**Real Estate Loan Classification** \*Home Equity Fixed Rate

**Term:** 5 years 7 years 10 years  
**Rate:** 6.00% 6.25% 6.75%

**Home Equity Line of Credit:** \*Prime minus .25% with ACH (Prime minus zero without ACH). Minimum rate 4.00% for the life of the loan.

**NOTE:** All loan applications will be subject to a credit bureau report before loan is approved. Loans must be paid down 30% before refinancing is available.

Annual Percentage Rate is based on certain creditworthiness criteria.

\*All home equity loans are subject to a \$250.00 application fee that is *fully refundable* at closing.

**Subject to change without prior notice.**

apply for a loan anytime!

Log on to our Web site  
 at [www.bmsfcu.org](http://www.bmsfcu.org) and use  
**E-Z Loan**, our secure online loan  
 application. This service is  
 available 24 hours a day.



**B-M S Federal Credit Union**

*A Common Bond. An Uncommon  
 Commitment To Our Members.*



We do business in accordance with  
 the Federal Fair Housing Law and  
 Equal Credit Opportunity Act